



Patent

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Applicant: LAWRENCE

Application No.: 09/812,628

Filing Date: 3/20/2001

For: AUTOMATED ACCOUNT RISK
MANAGEMENT

) Group Art Unit: 3628

) Examiner: Jennifer Liversedge

) **AMENDMENT and RESPONSE to**
) **October 20, 2005 Non-Final Office Action**

) Attorney Docket No.: G08.126

) **PTO Customer Number 28062**
) Buckley, Maschoff & Talwalkar LLC
) Five Elm Street
) New Canaan, CT 06840

CERTIFICATE OF MAILING UNDER 37 CFR 1.8

I hereby certify that this correspondence is being deposited with the United States Postal Service with sufficient postage as first class mail in an envelope addressed to: Mail Stop Amendment, Commissioner for Patents, P.O. Box 1450, Alexandria, VA 22313-1450, on April 20, 2006.

Dated: April 20, 2006

By:


Edith Martin

Mail Stop Amendment
Commissioner for Patents
P.O. Box 1450
Alexandria, VA 22313-1450

Sir:

In response to the Non-Final Office Action mailed October 20, 2005, please amend the above-identified application as follows:

Amendments to the claims are reflected in the listing of claims which begins on page 2 of this paper.

Remarks begin on page 7 of this paper.